

CJSC "FINCA Bank"
STATEMENT OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME
FOR THE PERIOD ENDED 31 DECEMBER 2015

	<u>31 December 2015</u>	<u>31 December 2014</u>
	KGS'000	KGS'000
Interest income	2 569 083	2 137 289
Interest expense	(1 581 242)	(1 079 633)
NET INTEREST INCOME BEFORE Recovery OF PROVISION/ (PROVISION) FOR IMPAIRMENT LOSSES ON INTEREST BEARING ASSETS	987 841	1 057 656
Recovery of provision /(provision) for impairment losses on interest bearing assets	157 749	(131 110)
NET INTEREST INCOME	1 145 591	926 546
Net loss on foreign exchange operations	(2 834)	(35 560)
Commissions received	1 396	596
Commissions paid	(5 132)	(8 035)
Other income	9 294	2 420
NET NON-INTEREST INCOME	2 724	(40 580)
Operating income	1 148 315	885 966
Operating expenses	(1 064 724)	(1 020 872)
Recovery of provision /(provision) for impairment losses on other assets	(501)	(220)
PROFIT BEFORE INCOME TAX	83 089	(135 126)
Income tax expense	-	1 124
NET PROFIT	83 089	(134 002)
Total comprehensive income	83 089	(134 002)

Chief Executive Officer

M. Cherikbaeva

Chief Accountant

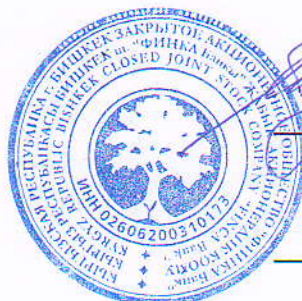
N. Azimzhanova



CJSC "FINCA Bank"
STATEMENT OF FINANCIAL POSITION
AS AT 31 DECEMBER 2015

	<u>31 December 2015</u>	<u>31 December 2014</u>
	KGS'000	KGS'000
ASSETS:		
Cash and money assets in settlement	177 225	-
Financial assets at fair value through profit or loss	979 724	610 568
Accounts and deposits in National Bank of Kyrgyz Republic	85 574	-
Accounts and deposits in Banks	1 640 328	787 950
Securities held till maturity	-	-
REPO operations	-	-
Loans to customers	7 296 103	7 497 753
Loan loss provision reserves	(226 173)	(387 783)
Net loans to customers	7 069 930	7 109 970
Property and equipment	228 361	236 284
Intangible assets	41 709	41 851
Prepaid income tax	-	-
Deferred tax assets	44	44
Other assets	38 237	33 262
TOTAL ASSETS	10 261 131	8 819 928
LIABILITIES AND EQUITY		
LIABILITIES:		
Financial liabilities at fair value through profit or loss	-	-
Accounts and deposits of banks	146 162	-
Customers deposits	1 097 117	-
Other borrowed funds	7 354 553	7 451 705
Income tax liabilities	-	-
Deferred tax liability	-	-
Other liabilities	76 787	56 076
Subordinated debt	309 665	239 815
TOTAL LIABILITIES	8 984 284	7 747 596
EQUITY:		
Share capital	1 353 761	1 043 236
Additional paid-in capital	-	189 100
Retained earnings	(76 914)	(160 004)
TOTAL EQUITY	1 276 847	1 072 332
TOTAL LIABILITIES AND EQUITY	10 261 131	8 819 928

Chief Executive Officer



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M. Cherikbaeva

Chief Accountant

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N. Azimzhanova